

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: LOVIG, JAMES C., III

§ Case No. 09-38668

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Debtor(s)

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**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that CHARLES J. MYLER, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn St.
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 30 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:00 on 3/8/12 in Courtroom 250, United States Courthouse, 100 S. Third St. Geneva, IL 60134.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 02/08/2012

By: /s/CHARLES J. MYLER

Trustee

CHARLES J. MYLER
105 EAST GALENA BLVD.
8TH FLOOR
AURORA, IL 60505
(630) 897-8475

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: LOVIG, JAMES C., III

§ Case No. 09-38668

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Debtor(s)

SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of \$ 8,500.26
and approved disbursements of \$ 125.00
leaving a balance on hand of ¹ \$ 8,375.26

Balance on hand: \$ 8,375.26

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
10S	Department of the Treasury-IRS	1,633.46	1,633.46	0.00	1,633.46

Total to be paid to secured creditors: \$ 1,633.46

Remaining balance: \$ 6,741.80

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - CHARLES J. MYLER	1,600.01	0.00	921.70
Trustee, Expenses - Charles J. Myler	127.43	0.00	73.41
Attorney for Trustee, Fees - Myler, Ruddy & McTavish	10,062.50	0.00	5,796.56

Total to be paid for chapter 7 administration expenses: \$ 6,791.67

Remaining balance: \$ -49.87

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ -49.87

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
10P	Department of the Treasury-IRS	0.00	0.00	0.00
11P	Illinois Department of Revenue	0.00	0.00	0.00

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ -49.87

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 22,531.85 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Roundup Funding, LLC	4,240.41	0.00	0.00
2	CAPITAL ONE BANK USA, N.A.	3,381.39	0.00	0.00
3	PRA Receivables Management, LLC	1,040.19	0.00	0.00
4	CAPITAL ONE BANK USA, N.A.	1,181.03	0.00	0.00
5	CAPITAL ONE BANK USA, N.A.	6,900.18	0.00	0.00
6	PRA Receivables Management, LLC	1,235.92	0.00	0.00
7	GE Money Bank dba SAM'S CLUB	700.10	0.00	0.00
8	TD Retail Card Services	1,418.50	0.00	0.00
9	OPHRYS LLC	2,434.13	0.00	0.00

Total to be paid for timely general unsecured claims: \$ 0.00
Remaining balance: \$ -49.87

Tardily filed claims of general (unsecured) creditors totaling \$ 2,307.92 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
10U	Department of the Treasury-IRS	2,228.84	0.00	0.00
11U	Illinois Department of Revenue	79.08	0.00	0.00

Total to be paid for tardy general unsecured claims: \$ 0.00
Remaining balance: \$ -49.87

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00
Remaining balance: \$ -49.87

Prepared By: /s/CHARLES J. MYLER

Trustee

CHARLES J. MYLER
105 EAST GALENA BLVD.
8TH FLOOR
AURORA, IL 60505
(630) 897-8475

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Notice Page 6 of 7
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 James C. Lovig
 Debtor

Case No. 09-38668-MB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: ahamilton
 Form ID: pdf006

Page 1 of 2
 Total Noticed: 27

Date Rcvd: Feb 09, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 11, 2012.

db
 14589747 +James C. Lovig, III, 406 Main St., Apt. Lower West, Batavia, IL 60510-3089
 14729507 AT&T, POB 8100, Aurora, IL 60507-8100
 14829843 +Benson Mair & Gosselin, 133 s Batavia Ave, Po Box 129, Batavia, IL 60510-0129
 CAPITAL ONE BANK USA, N.A., BY AMERICAN INFOSOURCE LP AS AGENT, PO Box 71083,
 Charlotte, NC 28272-1083
 14589748 Capital One, POB 6492, Carol Stream, IL 60197-6492
 14589749 Chase, Cardmember Service, POB 15153, Wilmington, DE 19886-5153
 14589750 Comcast, POB 3001, Southeastern, PA 19398-3001
 14589751 Dex, POB 660835, Dallas, TX 75266-0835
 14589752 +Elliot Heidelberger, 7225 Longmeadow Lane, Hanover Park, IL 60133-3730
 14589753 First Equity Card Corp., POB 23029, Columbus, GA 31902-3029
 14625257 +HSBC AUTO FINANCE, POST OFFICE BOX 829009, DALLAS, TEXAS 75382-9009
 14589755 HSBC Auto Finance, POB 17548, Baltimore, MD 21297-1548
 14589756 HSBC Card Services, POB 17051, Baltimore, MD 21297-1051
 14589754 +Home Pages, POB 982, Dekalb, IL 60115-0982
 15660077 Illinois Department of Revenue, Bankruptcy Section, P.O. Box 64338, Chicago, IL 60664-0338
 14589758 +James & Kim Nasti, 406 Main Street, Batavia, IL 60510-3088
 14589759 +James C. Lovig, Jr., 31 McKinley Ave., Geneva, IL 60134-2041
 14589760 Juniper, Card Services, POB 13337, Philadelphia, PA 19101-3337
 14901397 +PRA Receivables Management, LLC, As Agent Of Portfolio Recovery Assocs., c/o Orchard Bank,
 POB 41067, NORFOLK VA 23541-1067
 14589762 +Shaw, Jacobs & Associates, PC, 555 S. Randall Rd., Ste. 200, Saint Charles, IL 60174-5918
 15018494 +TD Retail Card Services, c/o Creditors Bankruptcy Service, P O Box 740933,
 Dallas,Tx 75374-0933
 14589763 Yard Card, POB 609, Memphis, TN 38101-0609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14992148 +E-mail/PDF: gecsed@recoverycorp.com Feb 10 2012 03:16:43 GE Money Bank dba SAM'S CLUB,
 Care of Recovery Management Systems Corp, 25 SE 2nd Ave Ste 1120, Miami FL 33131-1605
 14589757 E-mail/Text: cio.bncmail@irs.gov Feb 10 2012 01:52:41 Department of the Treasury-IRS,
 Po Box 21126, Philadelphia, PA 19114
 15021072 +E-mail/Text: bncmail@w-legal.com Feb 10 2012 02:14:55 OPHRYS LLC,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 14783816 E-mail/Text: resurgentbknotifications@resurgent.com Feb 10 2012 01:54:52 Roundup Funding, LLC,
 MS 550, PO Box 91121, Seattle, WA 98111-9221
 14589761 E-mail/PDF: gecsed@recoverycorp.com Feb 10 2012 03:17:45 Sam's Club, POB 530942,
 Atlanta, GA 30353-0942

TOTAL: 5

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

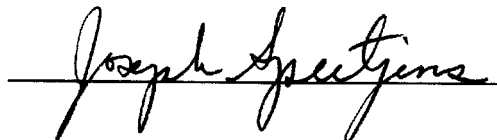
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 11, 2012

Signature:



District/off: 0752-1

User: ahamilton
Form ID: pdf006

Page 2 of 2
Total Noticed: 27

Date Rcvd: Feb 09, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 8, 2012 at the address(es) listed below:

Charles J Myler on behalf of Plaintiff Charles Myler cmyler@mrmlaw.com, kmyler@mrmlaw.com
Charles J Myler cmyler@mrmlaw.com, IL57@ecfcbis.com;kmyler@mrmlaw.com
Joshua D Greene on behalf of Defendant Elizabeth Lovig jgreene@springerbrown.com,
sellis@springerbrown.com
Michael J. Davis on behalf of Defendant Elizabeth Lovig mdavis@springerbrown.com,
davislaw80@gmail.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
Richard G Larsen on behalf of Plaintiff Charles Myler rglarsen@mrmlaw.com
Roy Safanda, Esq on behalf of Debtor James Lovig rsafanda@xnet.com
Terri M Long on behalf of Creditor HSBC Auto Finance Courts@tmlong.com

TOTAL: 8